From the Desk of

Damir Huskic

Director John Huff Department of Insurance PO Box 690 Jefferson City, MO 65102

September 2, 2016

Dear Director Huff,

I came to America from Bosnia, and I am grateful to have the opportunity to pursue the American Dream and be an active participant in the free market economy. I am a proud entrepreneur and my family owns a café.

Like many small business owners within my community, I am an Anthem customer, and I have always been satisfied with the services I have received. I believe that by merging with Cigna, the service will only get better, as they will be able to work together to maximize efficiency and bring down costs.

Recently, Aetna announced they would be leaving Missouri's health insurance exchange (a decision which is undoubtedly linked to their own merger being held up), and this has left Anthem as the only exchange choice in many counties.

I am worried that Anthem could choose to leave the healthcare marketplace if the merger with Cigna is held up. Without the choices provided by Anthem, small businesses and families throughout Missouri would have fewer options.

Supporting the merger is the best way to ensure Missouri retains health insurance choices, and I hope that you will grant this merger a favorable hearing.

Sincerely,

Damir Huskic